

FIG. 1

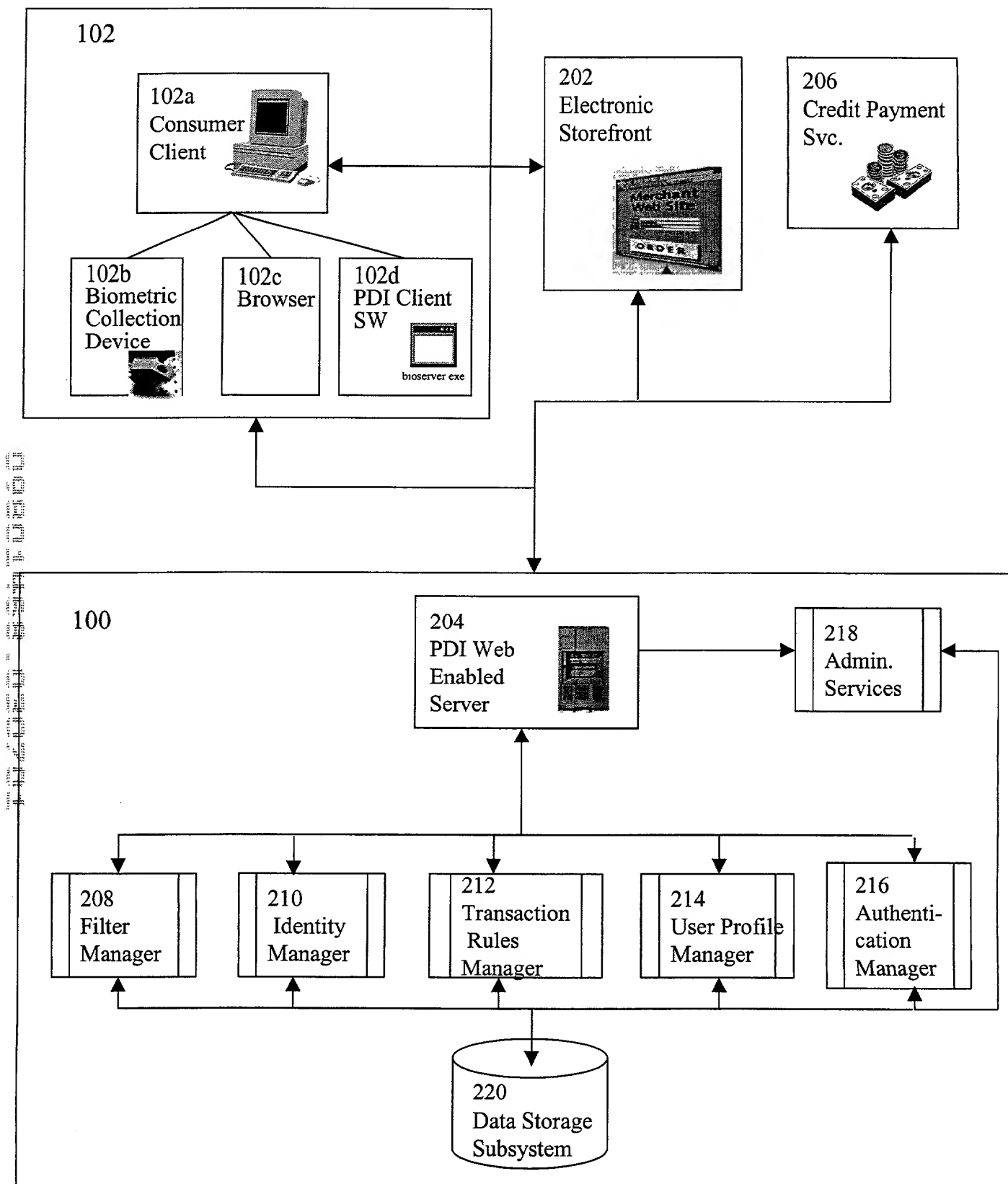


FIG. 2

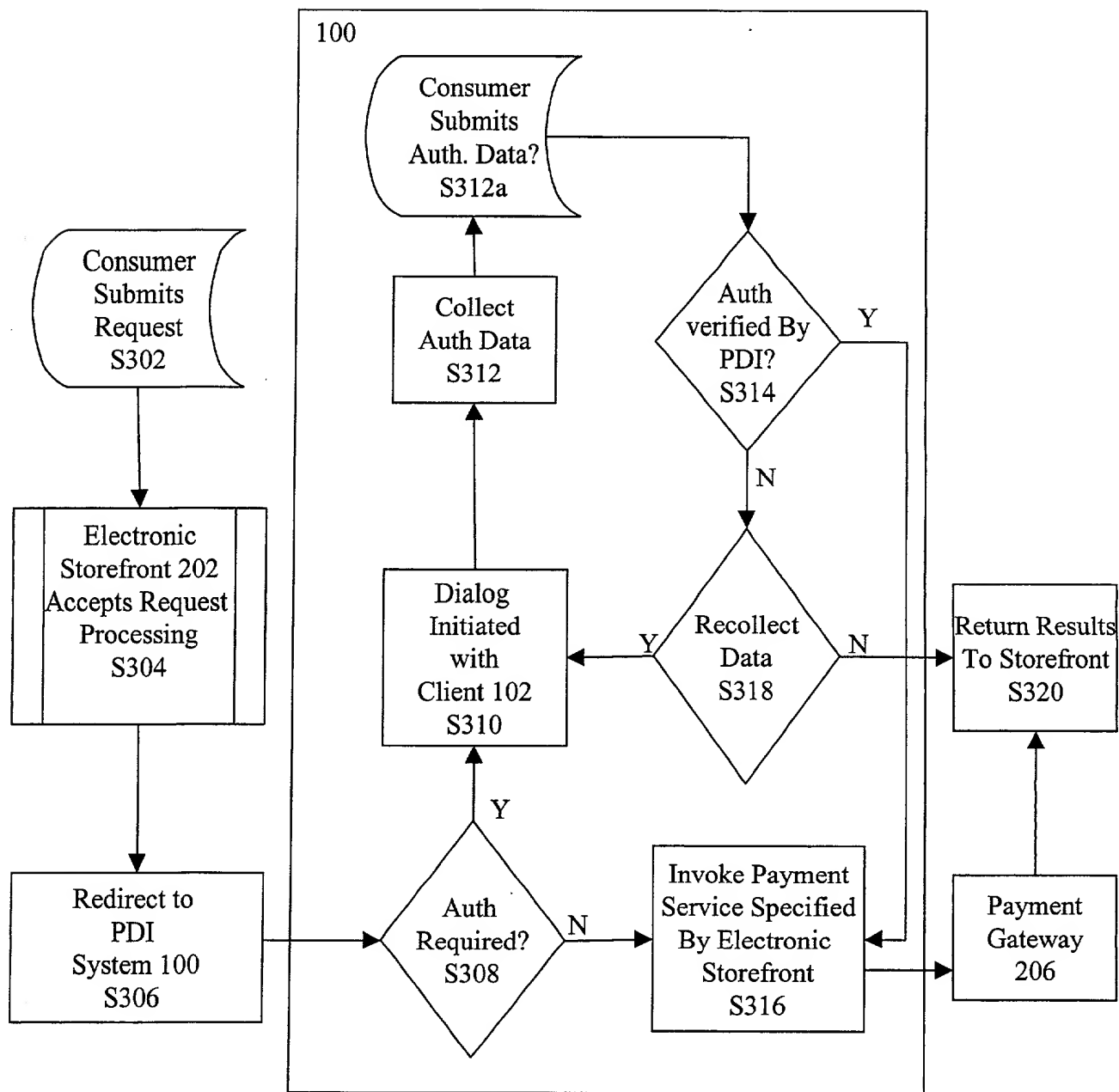


FIG. 3

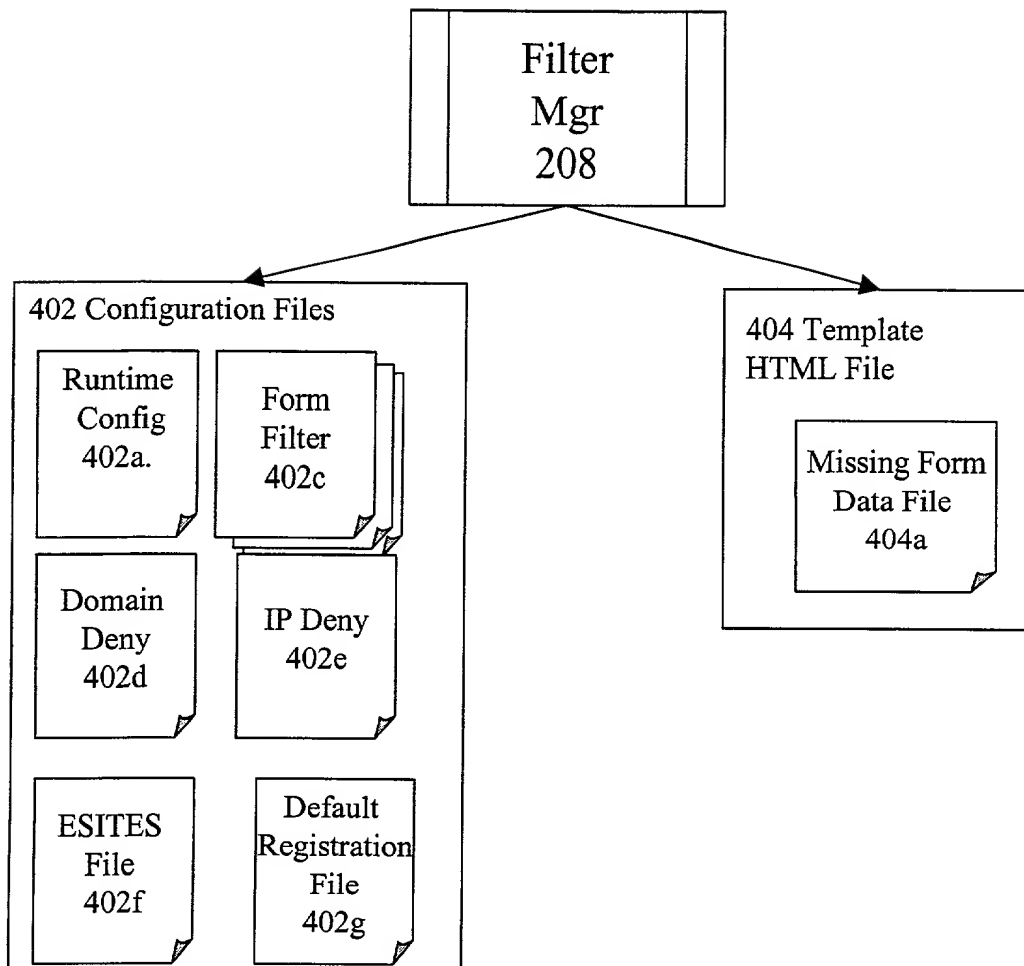


FIG. 4A

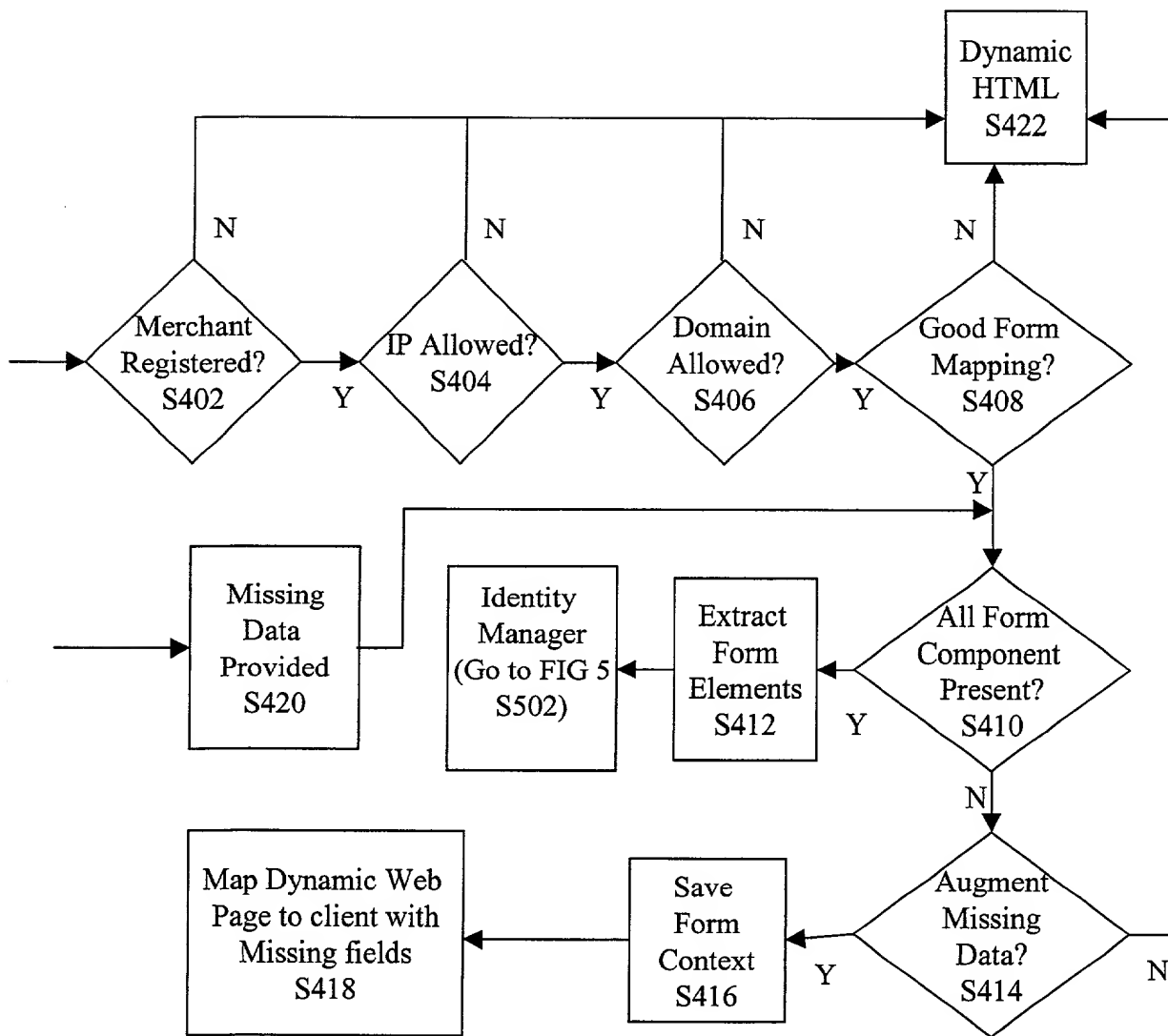


FIG. 4B

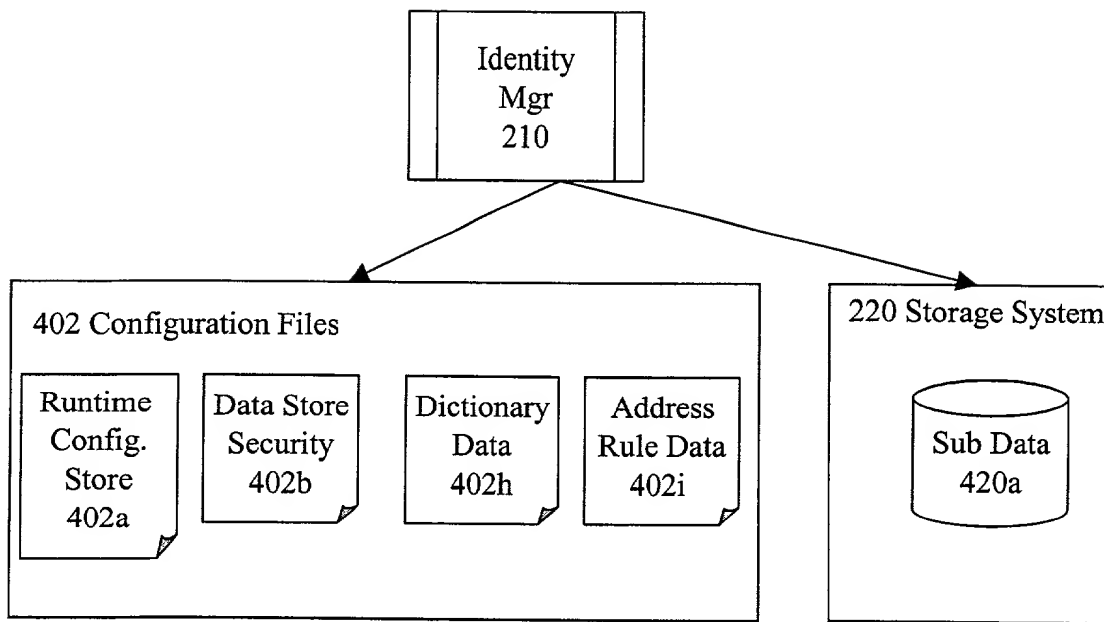


FIG. 5A

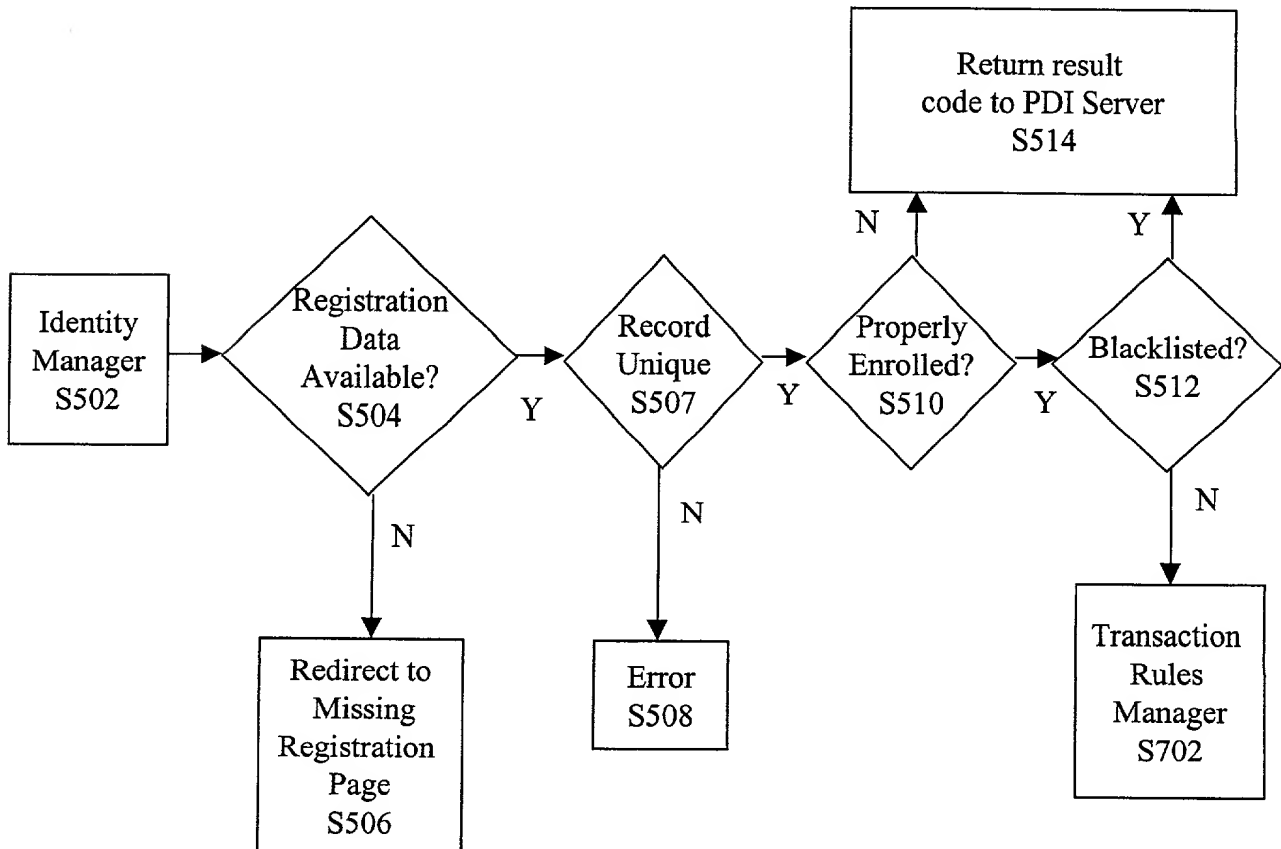


FIG. 5B

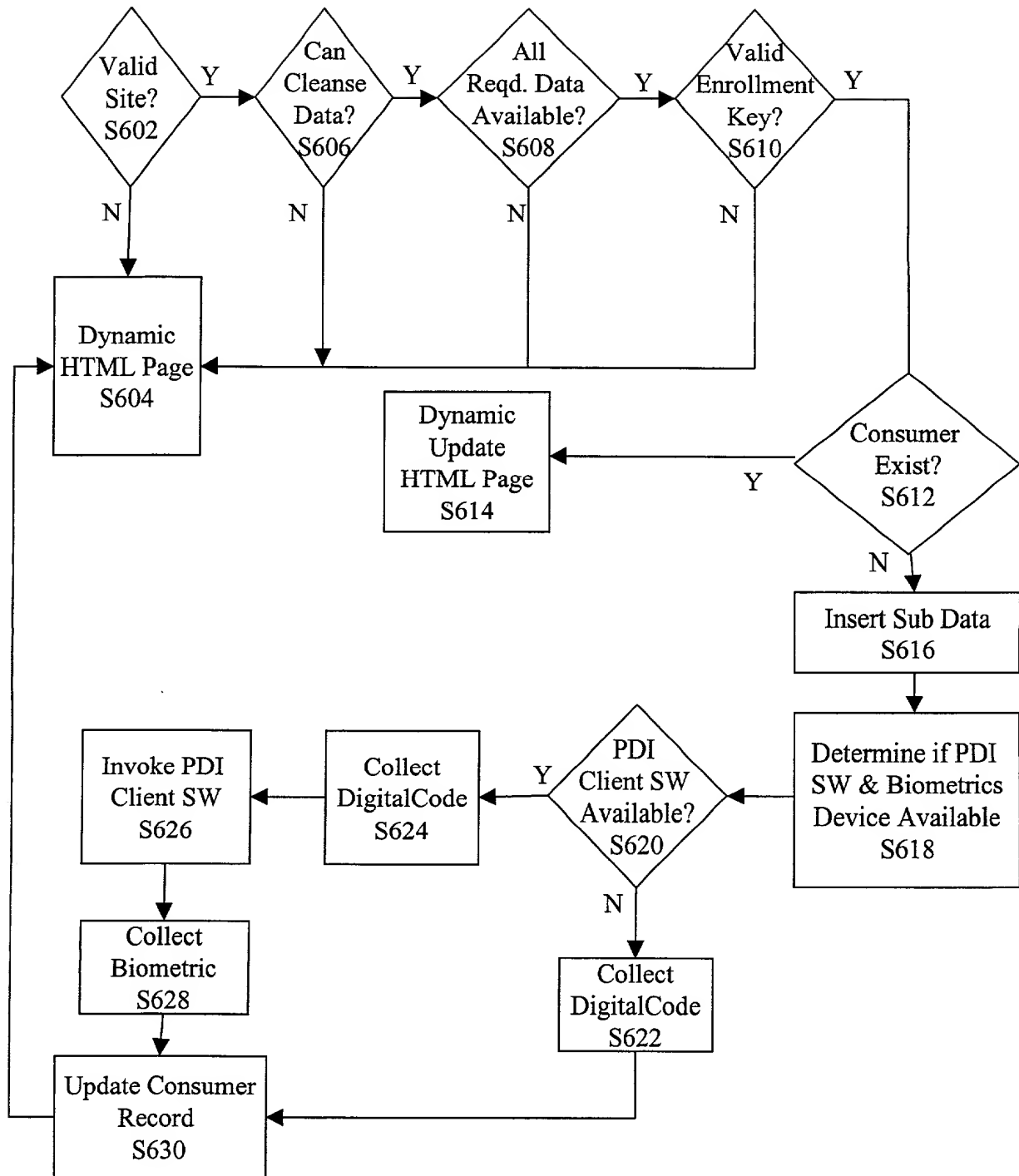


FIG. 6

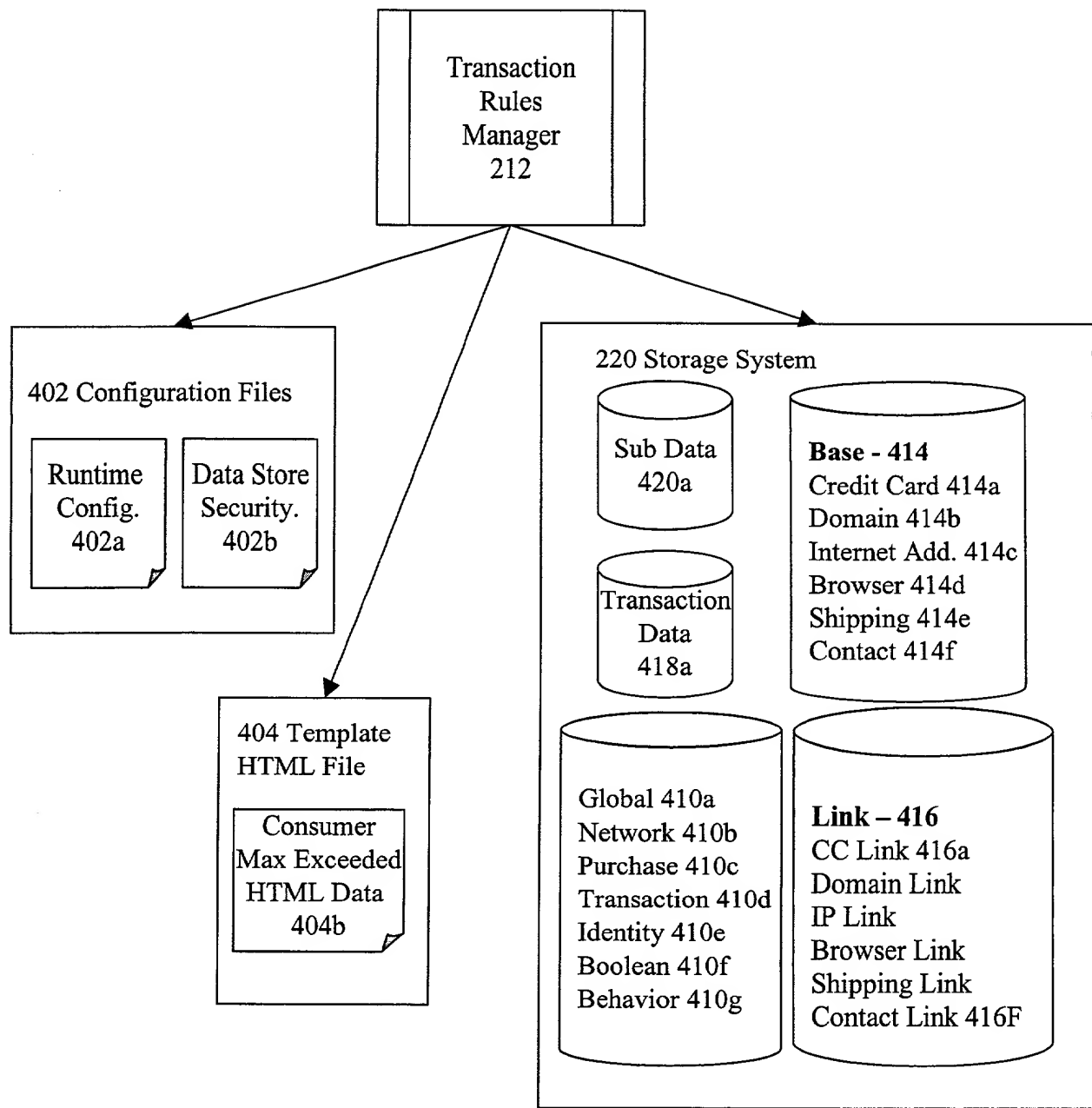


FIG. 7A

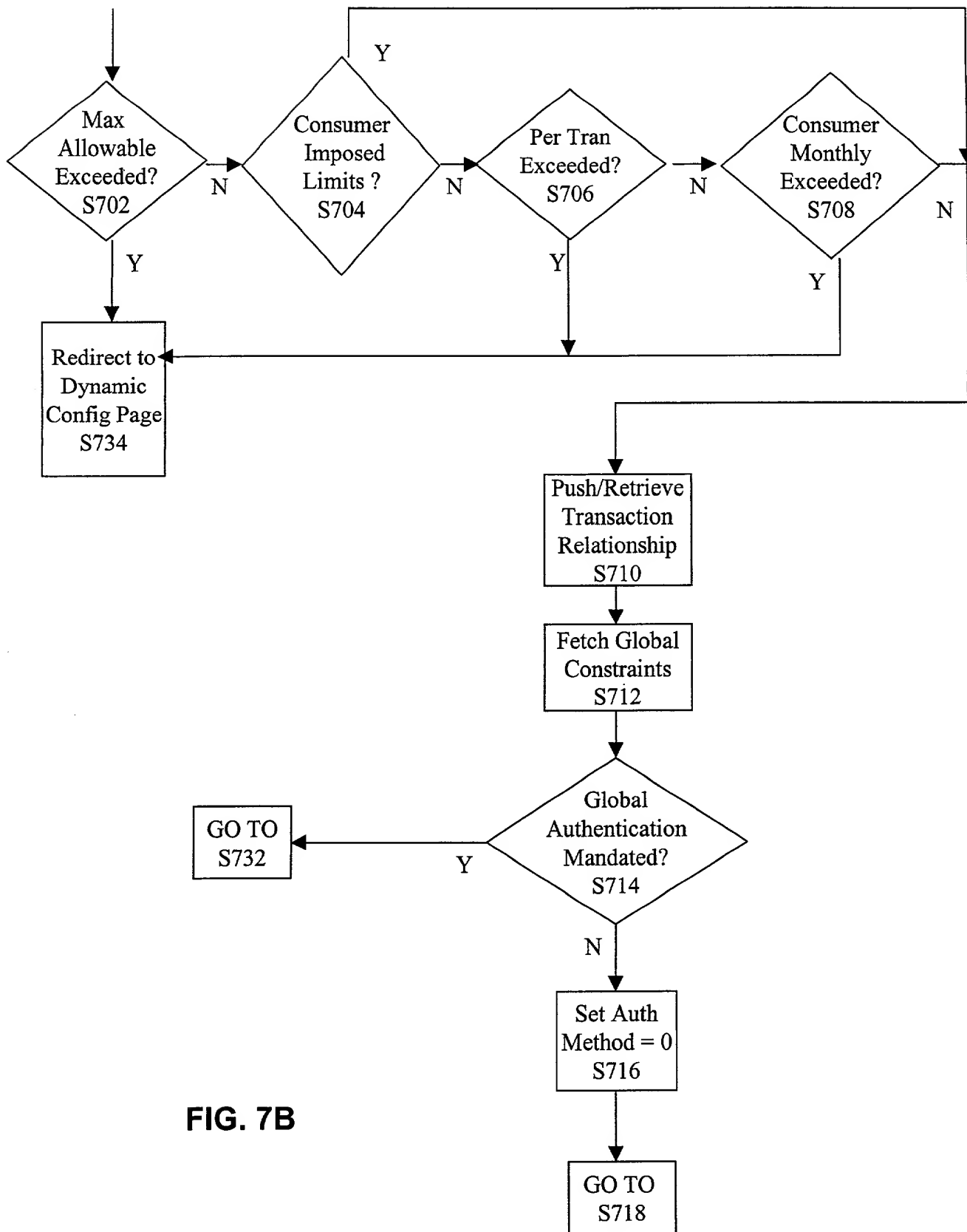


FIG. 7B

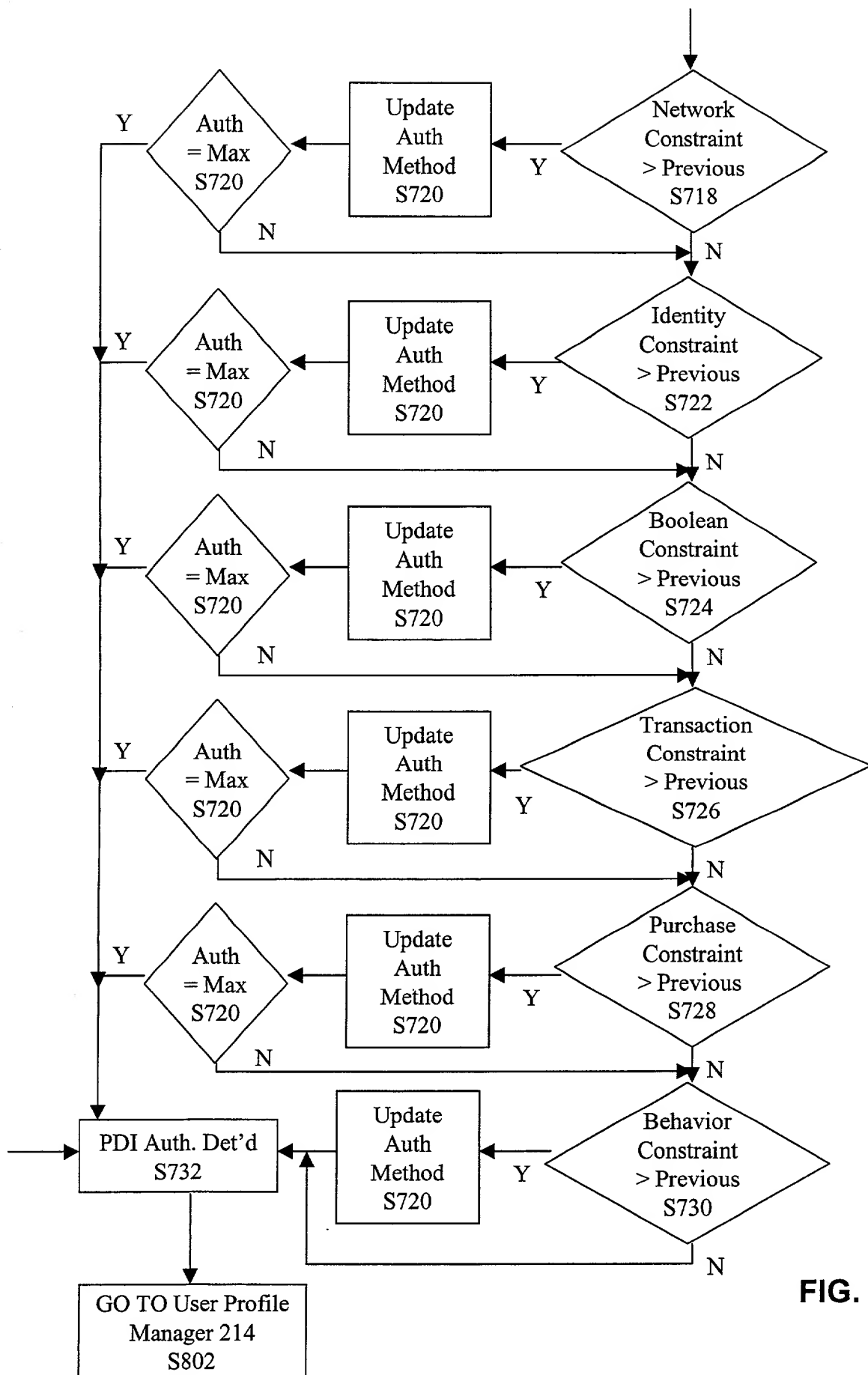


FIG. 7C

FIG. 8A is a block diagram of a system architecture. The diagram shows a central component, the User Profile Manager 214, which is connected to four main functional areas: Configuration Files (402), Temp Files (406), Template HTML File (404), and a Storage System (220). The Configuration Files (402) area includes Runtime Config. (402a), Data Store Security (402b), and Behavior Data (402j). The Temp Files (406) area includes Private Key Data (406a) and Form Element Data (406b). The Template HTML File (404) area includes Trans Deny HTML Data (404c), Trans Error HTML Data (404d), No Bio HTML Data (404e), Collect DC HTML Data (404f), and Collect Bio HTML Data (404g). The Storage System (220) area includes Sub Data (420a), Transaction Data (418a), Session Data (418b), and a Link - 416 which contains CC Link 416a, Domain Link, IP Link, Browser Link, Shipping Link, and Contact Link 416F.

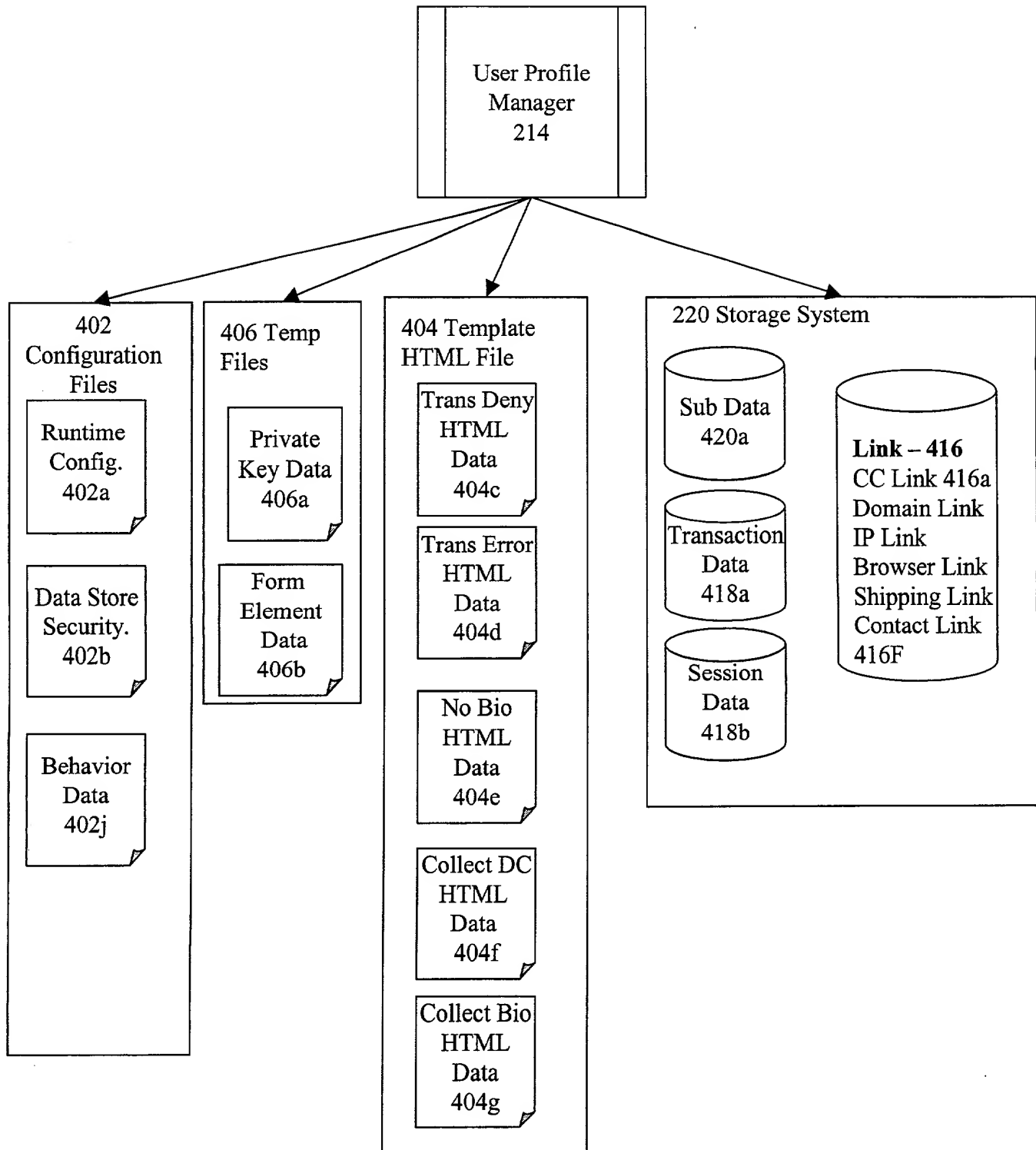


FIG. 8A

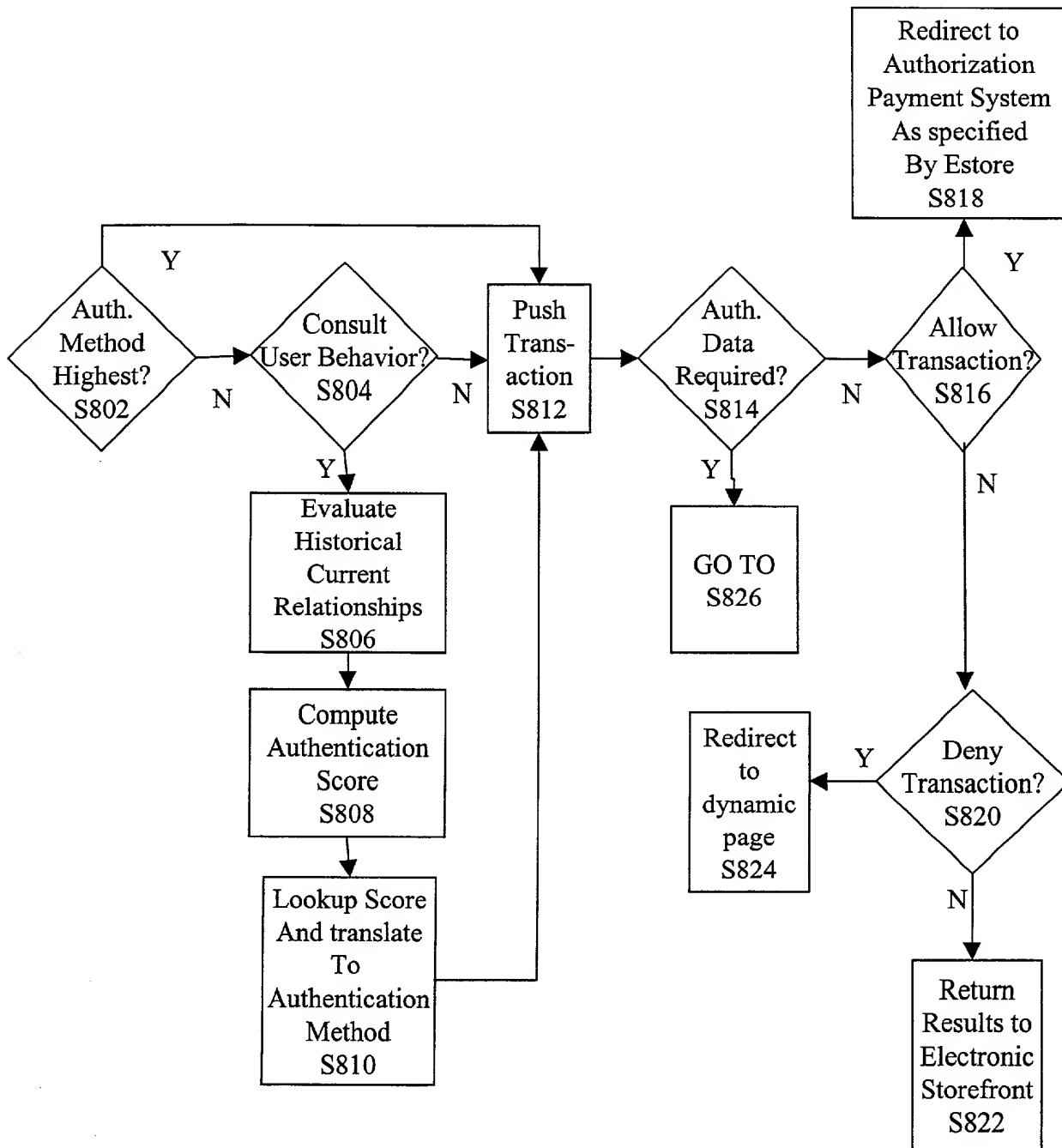


FIG. 8B

FIG. 8C

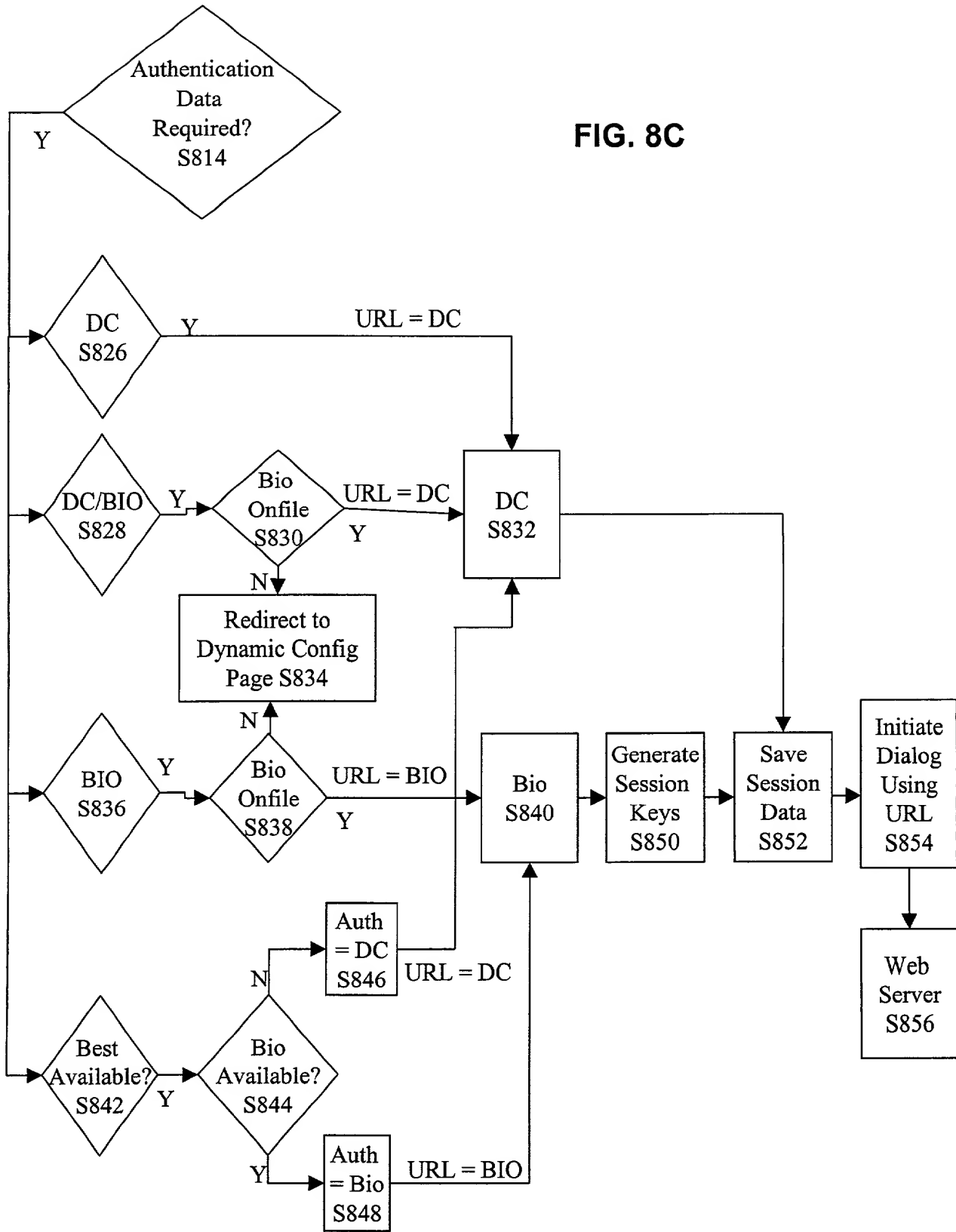


FIG. 9A is a block diagram of an Authentication Manager 216 and its associated components. The Authentication Manager 216 is connected to four main functional areas: 402 Configuration Files, 406 Temp Files, 404 Template HTML File, and 220 Data Storage System.

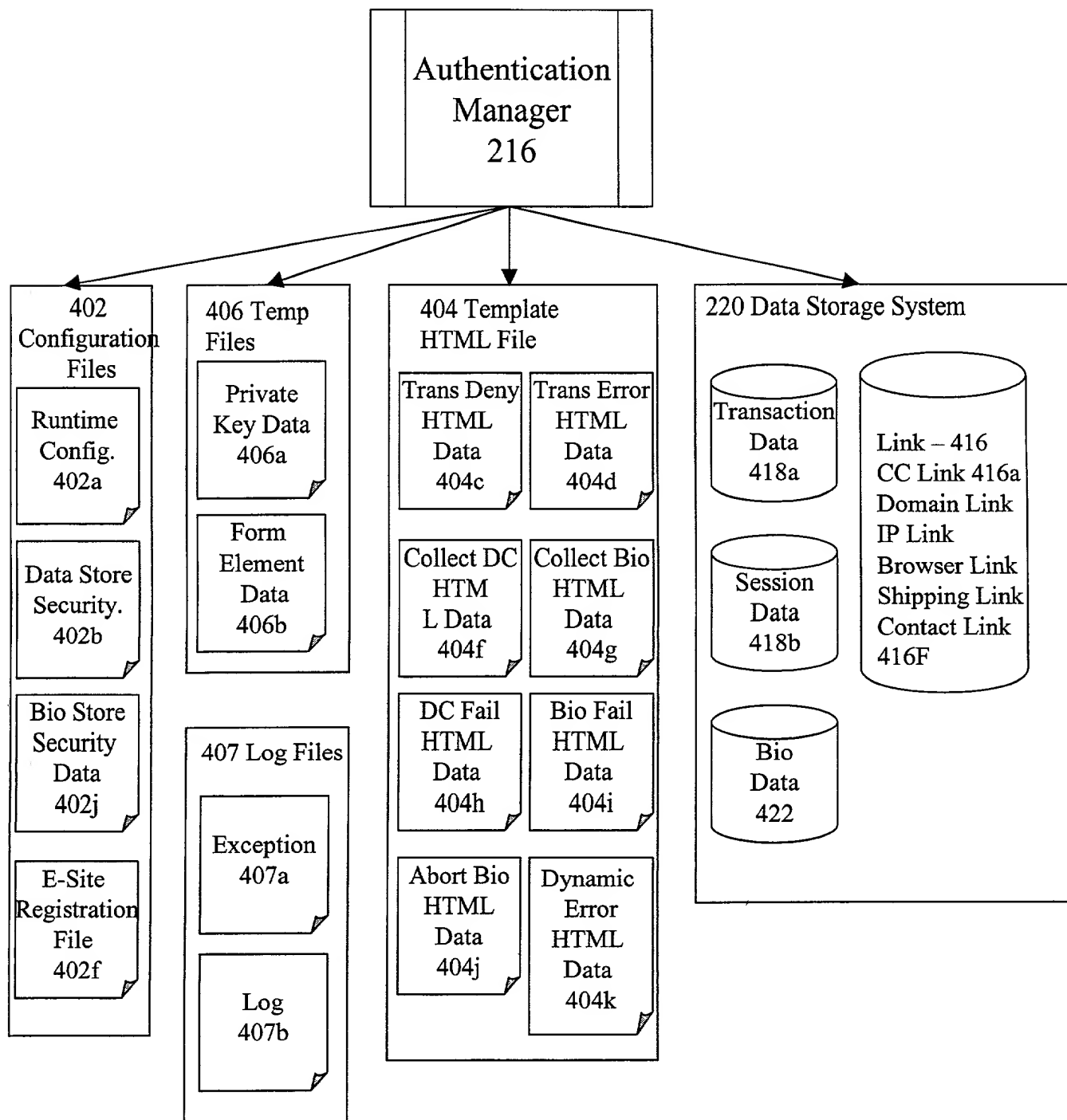


FIG. 9A

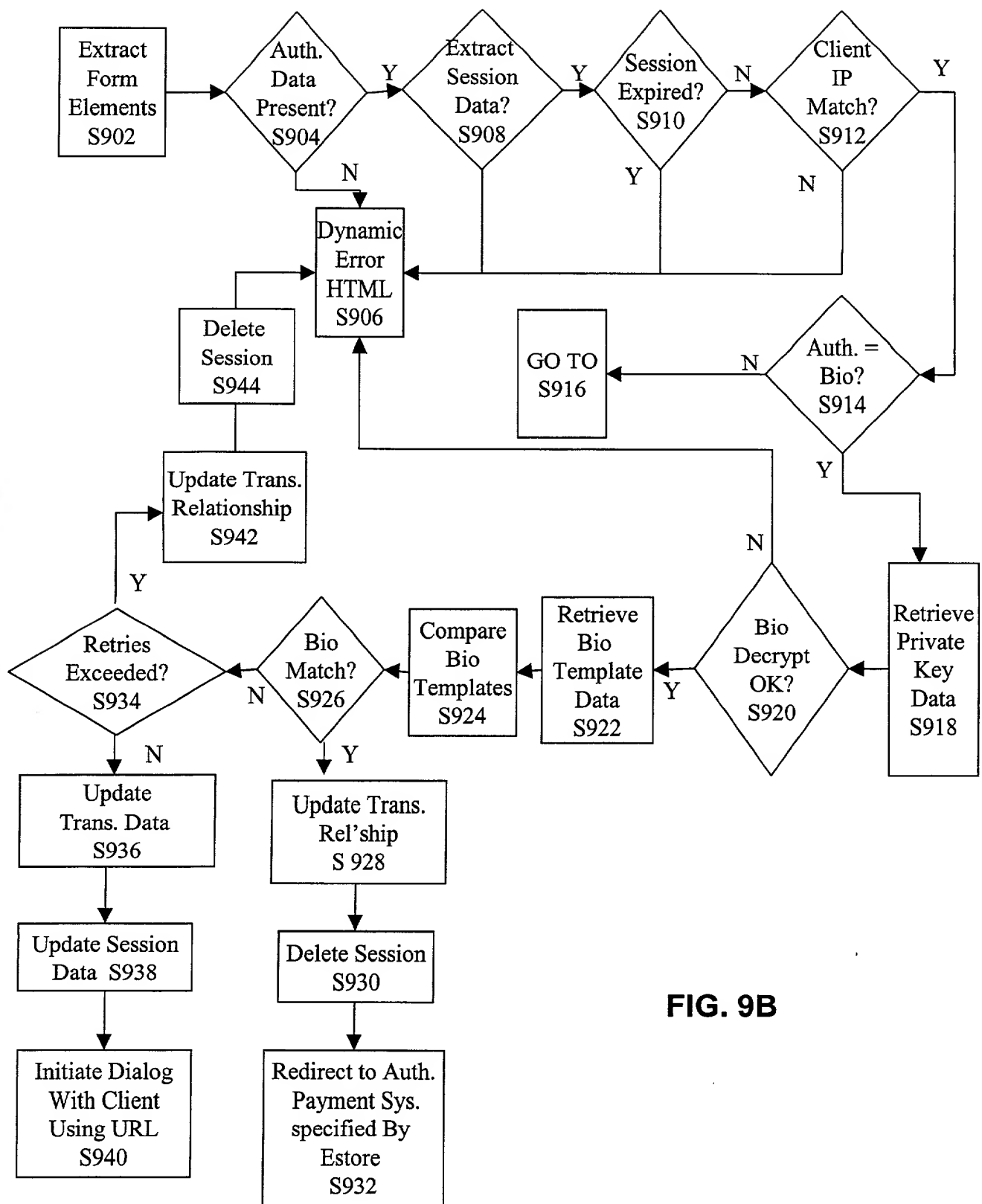


FIG. 9B

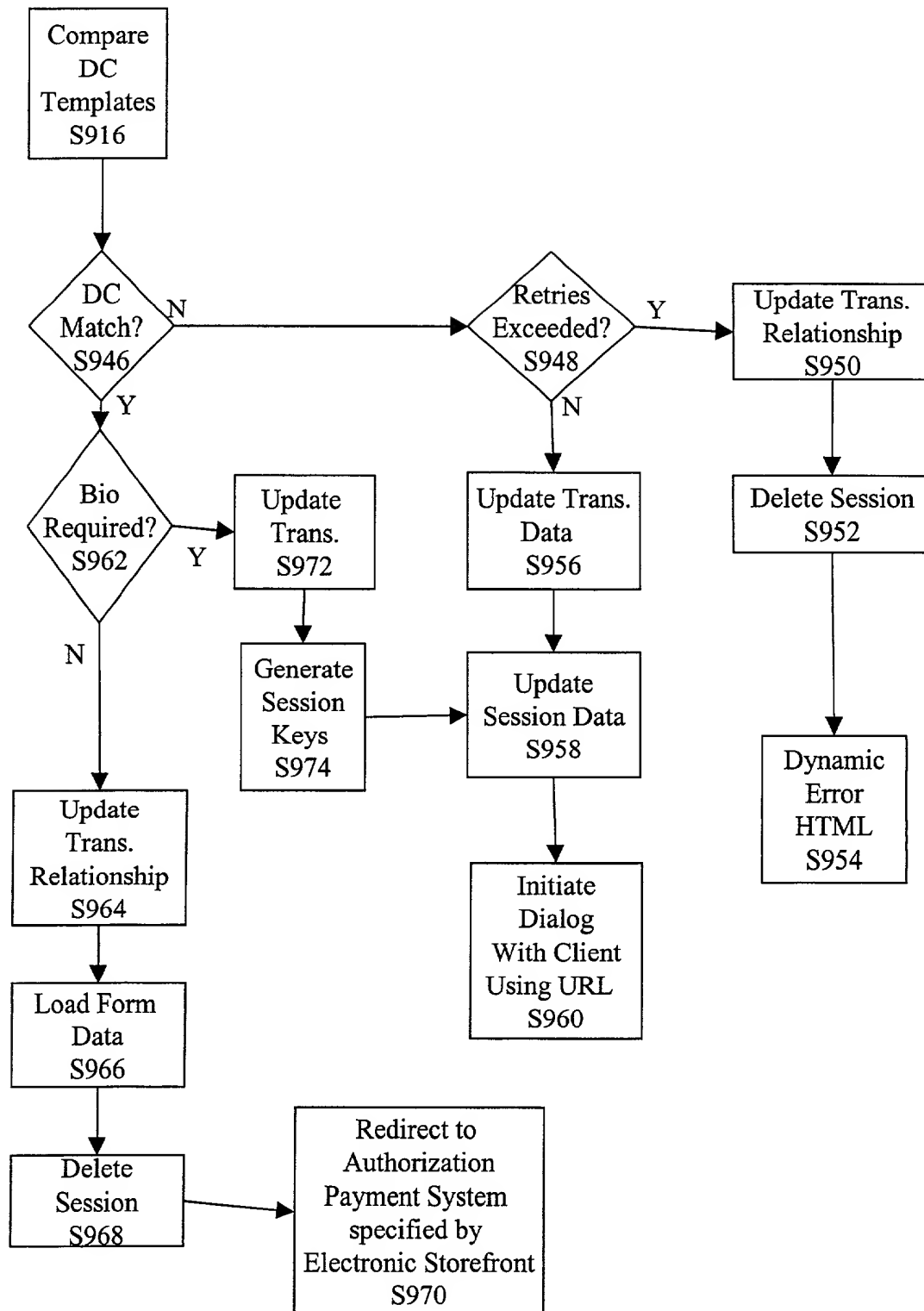


FIG. 9C

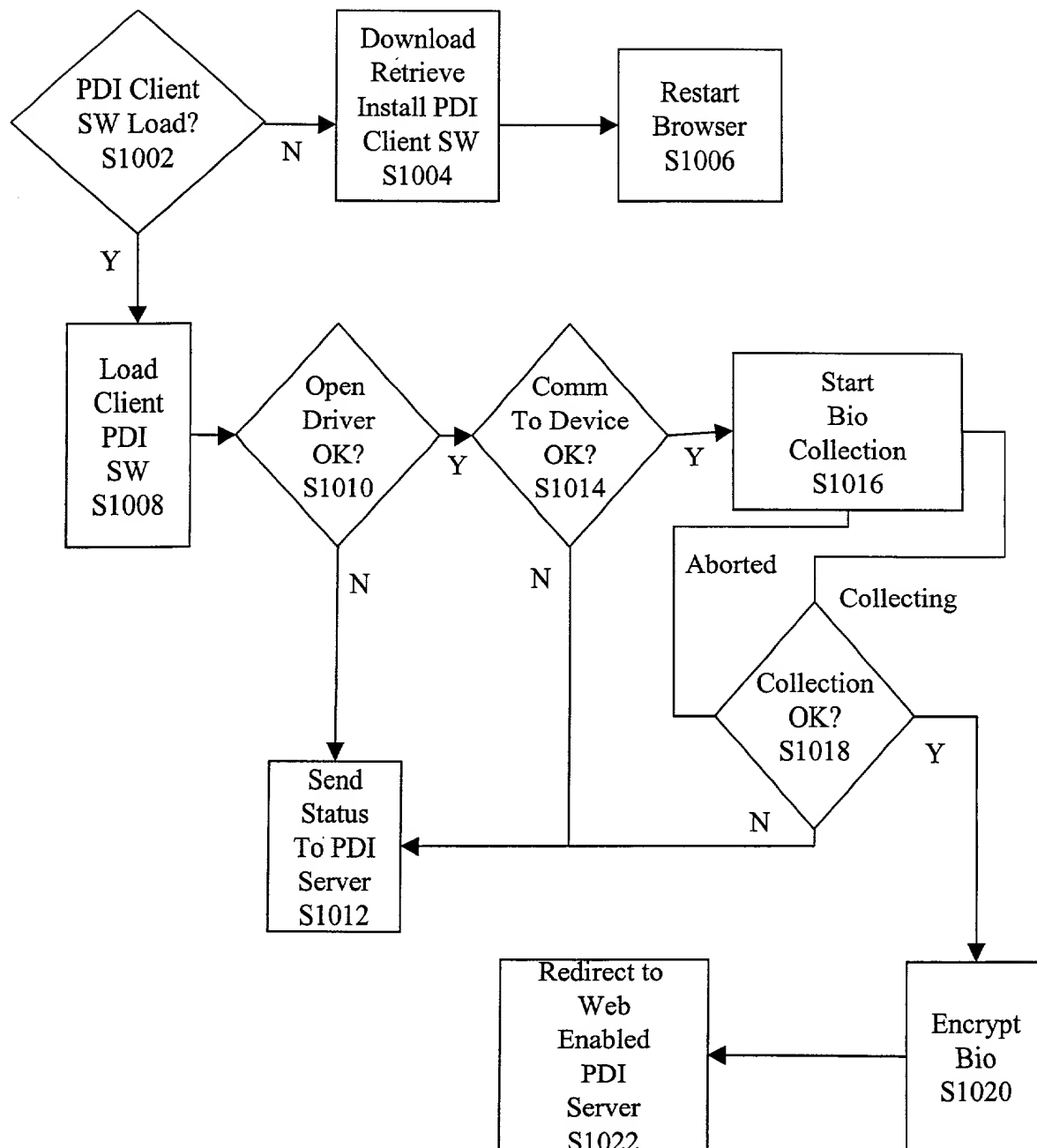


FIG. 10